

CANADA-NOVA SCOTIA  
Crop Insurance

---

ANNUAL REPORT

*for the year 1998-99*

The Nova Scotia  
Crop & Livestock  
Insurance Commission



Agriculture and  
Agri-Food Canada

Agriculture et  
Agroalimentaire Canada



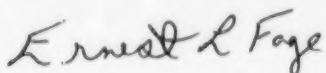


His Honour  
The Honourable J. James Kinley  
Lieutenant-Governor of Nova Scotia

Dear Sir:

I have the honour to transmit herewith the Annual Report of the Nova Scotia Crop and Livestock Insurance Commission for the year ended March 31, 1999.

I am, Your Honour.  
Yours very truly,

A handwritten signature in cursive script, reading "Ernest L. Fage". The signature is written in dark ink and is positioned above the printed name and title.

Ernest L. Fage  
Minister of Agriculture and Marketing

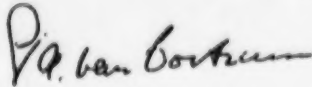


The Honourable Ernest Fage  
Minister of Agriculture and Marketing

Dear Sir:

We have the honour to herewith submit the thirtieth Annual Report of the Nova Scotia Crop and Livestock Insurance Commission for the fiscal year ending March 31, 1999. Included in this report is a summary of operations, the audited financial statements, and statistical information for the programs under the authority of the Commission.

Respectfully submitted,  
Nova Scotia Crop and Livestock  
Insurance Commission



P.A. van Oostrum  
Chair



G.A. Post  
Manager



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## **COMMISSION OFFICERS**

### **BOARD OF DIRECTORS**

Peter van Oostrum, Chair  
Canard, Kings Co.

Gail Parker  
Waterville, Kings Co.

David M. Sangster, Vice-Chair  
Production Technology Branch

Jerome Forbes  
St. Andrews, Antigonish Co.

Thane Fullerton  
Harrison Settlement, Cumb. Co.

Wendel Purdy  
Collingwood, Cumb. Co.

### **PRINCIPAL OFFICERS**

G.A. Post—Manager

K.G. Bartlett—Secretary

B.A. Whidden—Accounting Clerk

B.J. Nelson—Clerk

J.R. Gilmore—Supervisor, Field Services

W.J. Morley—Regional Field Representative

G.D. Macintosh—Coordinator, Research & Program Development

### **AUDITOR**

Auditor General, Province of Nova Scotia

### **SOLICITOR**

J.R.M. Akerman, Q.C.

### **FIELD STAFF**

M. Eaton

I. Swan

R. Quartermain

P. Musial



## **PROGRAM BACKGROUND**

The Nova Scotia Crop Insurance Act, which was assented to in 1968 and amended in 1978 to provide for the administration of the Livestock Insurance program, is cited as the Crop and Livestock Insurance Act.

Under the Crop and Livestock Insurance Act, the Commission is responsible to administer the program under the direction, supervision, and control of the Minister of Agriculture and Marketing.

The Commission administers crop insurance coverage to 10 crop insurance plans and a livestock insurance program.

## **OBJECTIVES AND RESPONSIBILITIES**

The fundamental objective of the Crop and Livestock Insurance Commission is to make available to Nova Scotia farmers programs that will assist in years of reduced yields, lower revenue, and losses due to insurable perils.

In the interest of efficiency of operations and convenience to farmers, the programs are administered by a common staff, but each program stands on its own. Separate accounting for premium and indemnities is maintained for each program. Administration expenses are proportioned to each program.

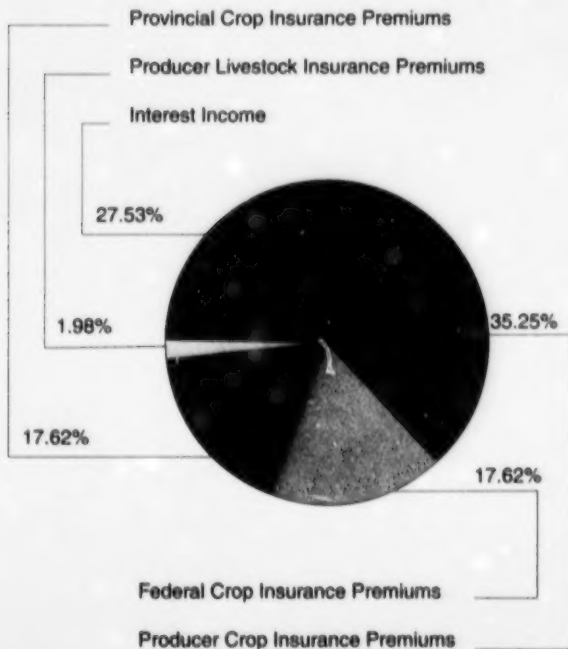
### FINANCIAL PARTICIPATION

The administration of the Crop and Livestock Insurance program is the responsibility of the Commission. It is subject to the provisions under the Nova Scotia Crop and Livestock Insurance Act and the Canada-Nova Scotia Crop Insurance Agreement.

The governments of Nova Scotia and Canada each contribute 50 per cent of administration expenses for crop insurance. Administration expenses for other programs administered by the Commission are the responsibility of the Province.

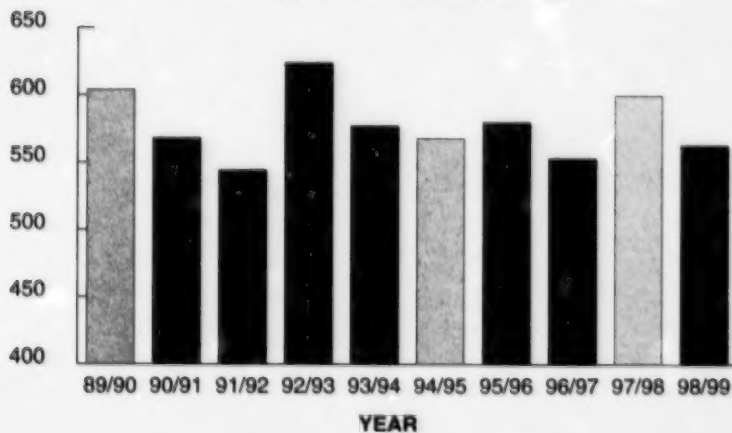
For 1998-99, the government of Nova Scotia contributed 51 per cent of the total administration costs and 25 per cent of the crop insurance premium. The government of Canada contributed 49 per cent of the total administration costs and 25 per cent of the premium for crop insurance programs.

### FUND REVENUES



**INSURANCE PLANS IN FORCE**

Spring Grain:	oats, barley, wheat, and mixed grain
Winter Grain:	rye, wheat
Tree Fruit:	apples, pears, tree protection
Corn:	silage, grain, high moisture
Peas and Beans:	processing
Blueberries:	lowbush and highbush blueberries
Strawberries:	
Forage:	establishment year
Soybeans:	
Potatoes:	processing
Livestock:	dairy

**NUMBER OF CONTRACTS BY YEAR**

## FEATURES OF THE CROP INSURANCE PLANS

### Designated Perils

The crop insurance plans protect against loss caused by drought, frost, hail, wind, excessive moisture, insect infestation, plant disease, wildlife, winter injury, unavoidable pollination failure, and off-crop due to adverse weather conditions.

### Type of Insurance

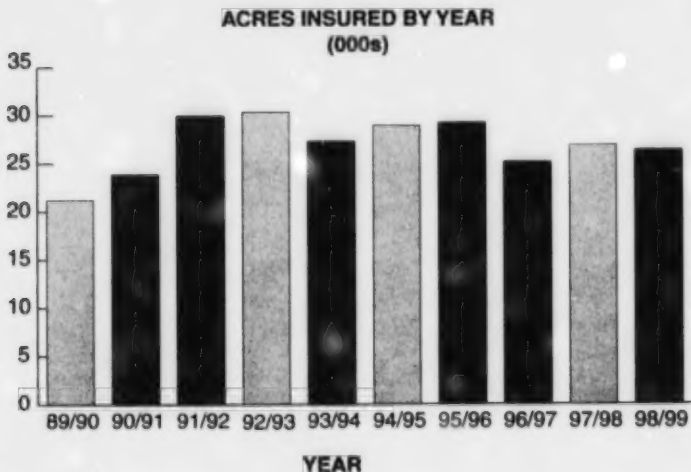
Each insured crop is guaranteed a specific yield based upon the past yield records of each insured. When no past records are available, a bench mark, either provincial or industry averages, is used.

### Quality Guarantee

Quality losses are taken into consideration with certain plans, such as tree fruit, corn, and spring and winter grain.

### Premium Discount/Surcharge

The base premium rate for all insurance plans, with the exception of forage, is adjusted by giving a discount when indemnities paid are less than premium paid or by adding a surcharge when indemnities paid exceed premium. The maximum discount shall be 50 per cent and the maximum surcharge shall be 100 per cent.



**STATISTICAL SUMMARIES**  
**ANNUAL SUMMARY OF INSURANCE PLANS 1998-99**

Plan	No. Growers	No. Acres	Total Coverage	Total Premium	Total Indemnities
Spring Grain	161	6,333.96	\$ 1,080,061.25	\$ 76,271.40	\$ 59,857.60
Tree Fruit	73	3,325.10	3,845,045.10	207,975.40	84,844.83
Tree Ins. End.	18	164,005 (trees)	2,474,073.00	9,897.20	
Peas & Beans	43	1,986.70	618,390.73	74,210.12	259,433.68
Forage	7	416.44	20,822.00	1,874.08	967.10 *
Corn	64	4,759.85	1,229,394.83	67,126.88	24,290.44
Blueberries	139	4,880.85	1,950,914.13	78,973.16	281,337.27
Strawberries	11	89.72	155,036.21	8,565.64	3,608.93
Winter Grain	31	2,540.71	632,790.33	35,403.40	30,731.88 **
Potatoes	5	1,266.20	1,665,424.26	81,505.12	186,363.66
Soybeans	15	697.70	100,456.97	9,755.32	738.07
<b>Crop Summary</b>	<b>567</b>	<b>26,297.23</b>	<b>13,772,408.81</b>	<b>651,557.72</b>	<b>932,173.46</b>
	<b>Herds</b>	<b>Animals</b>			
Livestock	212	22,087	24,204,000.00	17,475.34	55,104.68
<b>Totals</b>			<b>37,976,408.81</b>	<b>669,033.06</b>	<b>987,278.14</b>

\* Forage claim belongs to 1997-98 crop year.

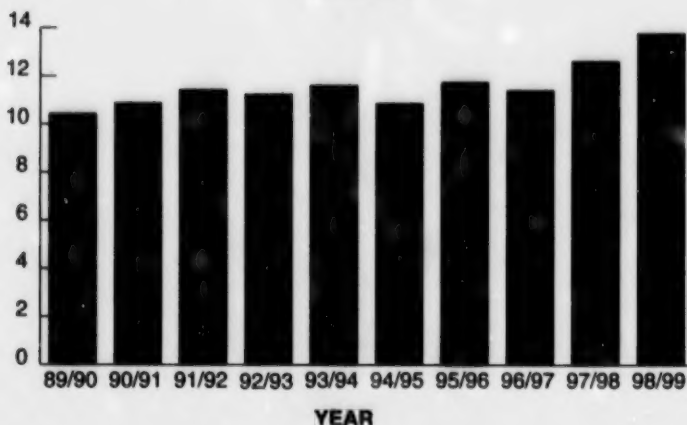
\*\* Winter grain claims belong to 1997-98 crop year.

**SUMMARY OF CROP INSURANCE PLANS  
(1969-98 CROP YEARS INCLUSIVE)**

<b>Plan</b>	<b>No. Years</b>	<b>No. Claims</b>	<b>Total Premium</b>	<b>Claims Paid</b>	<b>Loss Ratio</b>
Spring Grain	30	1390	\$ 1,208,157.39	\$ 1,030,174.04	\$ 0.85
Winter Grain	30	244	477,508.55	388,399.71 *	0.81
Tree Fruit	29	510	3,352,510.07	4,042,372.29	1.21
Tree Rider	16	19	107,231.59	77,354.22	0.72
Tobacco	25	21	767,809.39	561,296.33	0.73
Corn	28	463	1,225,211.45	1,043,118.45	0.85
Pea & Bean	27	550	2,725,430.44	2,784,229.75	1.02
Blueberries	26	485	1,013,956.12	1,017,114.93	1.00
Strawberries	25	100	218,978.60	198,399.49	0.91
Forage	22	132	70,998.70	56,055.27	0.79
Soybeans	13	42	83,047.58	63,806.82	0.77
Potatoes	12	16	495,099.10	422,033.57	0.85
<b>Totals</b>		<b>3,972</b>	<b>\$11,745,938.98</b>	<b>\$11,684,354.87</b>	<b>0.99</b>

\* Most recent year's claims not included.

**RISK BY YEAR  
(\$,000,000)**

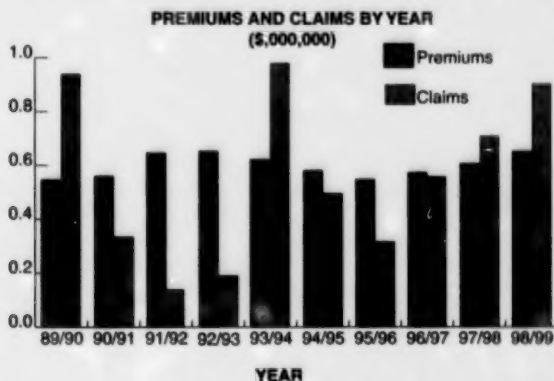


### OPERATIONS SUMMARY OF CROP INSURANCE YEARS (1969-99 FISCAL YEARS INCLUSIVE, APRIL 1-MARCH 31)

Crop Years	No. Contracts	Total Coverage	Total Premium	Claims Paid	Loss Ratio
1998-99	563	13,772,408.81	651,557.72	900,768.48 *	1.38
1997-98	600	12,605,791.02	605,659.96	706,979.71	1.17
1996-97	553	11,408,463.24	573,662.71	558,213.20	0.97
1995-96	580	11,746,244.36	546,760.48	316,831.34	0.58
1994-95	568	10,860,392.53	579,702.99	495,591.25	0.85
1993-94	577	11,595,953.14	621,587.12	979,873.27	1.58
1992-93	624	11,248,127.07	651,196.82	190,175.89	0.29
1991-92	544	11,416,719.98	645,085.33	1,385,561.69	2.15
1990-91	568	10,887,766.50	559,149.38	334,588.32	0.60
1989-90	604	10,435,010.45	546,422.91	938,696.75	1.72
1988-89	532	10,010,491.28	530,809.96	104,987.37	0.20
1987-88	597	10,340,565.15	548,939.64	157,892.54	0.29
1986-87	730	10,179,529.91	497,113.33	1,381,648.62	2.78
1985-86	730	9,831,702.33	449,601.52	504,202.15	1.12
1984-85	740	9,671,712.95	447,710.50	134,407.86	0.30
1983-84	775	8,772,993.82	441,212.87	425,037.37	0.96
1982-83	760	6,675,735.91	449,120.68	136,689.31	0.30
1981-82	752	5,851,383.80	401,674.86	219,539.44	0.55
1980-81	666	4,367,860.54	312,813.98	199,125.60	0.64
1979-80	695	4,007,142.80	297,461.94	302,737.72	1.02
1978-79	781	3,752,752.08	287,314.90	139,748.97	0.49
1977-78	770	3,453,012.13	261,308.52	252,679.41	0.97
1976-77	602	2,762,842.13	221,592.62	91,021.85	0.41
1975-76	568	2,274,900.30	198,451.72	170,062.37	0.86
1974-75	565	2,029,282.39	164,896.13	233,012.19	1.41
1973-74	492	1,747,876.27	94,734.17	246,874.34	2.61
1972-73	386	1,562,589.92	79,490.52	71,916.41	0.90
1971-72	364	766,302.12	31,840.31	61,397.73	1.93
1970-71	345	822,644.40	31,893.00	32,643.92	1.02
1969-70	277	337,422.34	17,172.39	11,449.80	0.67
<b>TOTAL</b>		<b>\$215,195,619.67</b>	<b>\$11,745,938.98</b>	<b>\$11,684,354.87</b>	<b>0.99</b>

\*Winter grain claims not included.

Since the program's implementation in 1969, for every dollar collected in premium, \$0.99 has been paid out in claims.



**SUMMARY OF DAIRY LIVESTOCK INSURANCE PLAN  
(APRIL 1, 1978-MARCH 31, 1999)**

<b>Years</b>	<b>No. Insured Herds</b>	<b>Insured Animals</b>	<b>Total Premium</b>	<b>Claims Paid</b>	<b>Loss Ratio</b>
1998-99	212	22,087	\$17,475.34	\$55,104.68	\$3.15
1997-98	232	22,857	17,797.26	44,679.34	2.51
1996-97	215	20,820	25,891.18	47,960.58	1.85
1995-96	252	22,866	26,219.52	7,270.22	0.28
1994-95	263	23,053	26,727.36	6,400.00	0.24
1993-94	231	20,758	25,377.94	16,400.00	0.65
1992-93	242	21,224	26,044.76	3,752.66	0.14
1991-92	260	22,824	29,092.30	17,157.20	0.59
1990-91	280	23,741	30,703.09	7,600.00	0.25
1989-90	317	26,221	35,339.52	10,130.00	0.29
1988-89	313	25,913	35,485.64	7,639.50	0.21
1987-88	305	25,410	39,104.26	3,200.00	0.08
1986-87	297	24,538	38,936.11	17,593.05	0.45
1985-86	269	22,662	39,106.13	36,775.90	0.94
1984-85	219	18,263	42,030.80	14,459.00	0.34
1983-84	209	18,037	43,820.40	3,400.00	0.77
1982-83	205	17,253	42,423.00	21,133.16	0.50
1981-82	249	20,460	53,326.15	16,120.35	0.30
1980-81	284	22,817	77,919.61	53,089.50	0.68
1979-80	403	29,491	86,731.88	60,501.10	0.70
1978-79	352	26,121	59,198.14	31,744.50	0.54
<b>TOTALS</b>			<b>\$818,750.39</b>	<b>\$482,110.74</b>	<b>\$0.59</b>

Since the program was implemented in 1978, for every dollar collected from the insured farmer, \$0.59 has been paid out in claims.



**DAIRY LIVESTOCK INSURANCE CLAIMS SUMMARY  
(APRIL 1, 1998–MARCH 31, 1999)**

<b>Insurable Perils</b>	<b>Number Animals</b>	<b>Total Claims Paid</b>
1. Shipping fever	34	\$38,059.00
2. Reportable diseases	0	0
3. Infectious bovine rhinotracheitis	25	17,045.68
4. Other	0	0
5. Loss of income	0	0

**CLAIM SUMMARY RE: DAIRY LIVESTOCK INSURANCE PLAN  
(APRIL 1, 1978–MARCH 31, 1999)**

<b>Insurable Diseases</b>	<b>No. Animals</b>	<b>Total Claims Paid</b>
1. Acute mastitis*	108	\$104,291.40
2. Shipping fever	281	255,231.54
3. Infectious bovine rhinotracheitis	43	41,337.18
4. Brucellosis	2	810.70
5. Loss of income		64,239.92
6. Other	14	16,200.00

\* This peril no longer covered.

### **THE 1998-99 SEASON**

During the 1998-99 crop year the Nova Scotia Crop and Livestock Insurance Commission provided insurance coverage to over 500 farm managers representing 19 crops valued in excess of \$13.7 million. The largest portion of that coverage was written for tree fruits at \$6.3 million, followed by blueberries (\$1.95 million), potatoes (\$1.66 million), corn (\$1.2 million), and spring grains (\$1.08 million). The balance of coverage was for oilseeds, winter grains, strawberries, peas and beans, and forage.

The severe drought experienced during the summer of 1998 resulted in payments of \$281,000 to blueberry producers. A mild winter and early spring resulted in an insect infestation that virtually wiped out the processing bean crop, resulting in \$253,400 in payments to affected producers. A combination of drought during the growing season and heavy rains during harvest resulted in over \$186,300 in payments to potato producers. In total, the program paid \$932,100 to insured producers.

The tendency for diversification in our province results in many farmers carrying coverage under more than one plan, in some cases, as many as five plans. The level of diligence in administration is consistent across plans, leading to higher costs per farmer. Our administration costs per insured farmer ranks fifth in the country, an admirable statistic given the size and make-up of our industry.

The Nova Scotia Crop Insurance Program has enjoyed a number of successful years and entered the 1998-99 crop year with a surplus of \$4.169 million. The interest generated on this surplus offsets negative experience and allows Nova Scotia to offer the lowest premiums per dollar of coverage (4.76 per cent) in the country. The cumulative loss ratio since inception of the plan is also the lowest nationally at 0.76 : 1. Program projections for 1999-2000 are similar to those for last year in terms of coverage levels. The recent years' experiences, though, have led to increases in premiums for the current year.

The Dairy Livestock Insurance Program made payments to 20 producers who experienced increased incidents of shipping fever associated with relatively mild but variable winter weather. Claims totalled \$55,104.

**PROVINCE OF NOVA SCOTIA  
NOVA SCOTIA CROP AND LIVESTOCK  
INSURANCE COMMISSION  
FINANCIAL STATEMENTS**

**MARCH 31, 1999**



**PROVINCE OF NOVA SCOTIA  
NOVA SCOTIA CROP AND LIVESTOCK  
INSURANCE COMMISSION  
FINANCIAL STATEMENTS  
MARCH 31, 1999**

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## **AUDITOR'S REPORT**

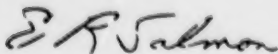
To the Minister of Agriculture and Marketing; and

To the Chair and Members of the Nova Scotia Crop and Livestock Insurance Commission

I have audited the balance sheet of the Nova Scotia Crop and Livestock Insurance Commission as at March 31, 1999, and the statement of income and fund balances for the year then ended. These financial statements are the responsibility of the Commission's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the financial position of the Commission as at March 31, 1999 and the results of its operations for the year then ended in accordance with the accounting policies stated in Note 2 to the financial statements.



E.R. Salmon, F.C.A.  
Auditor General

Halifax, Nova Scotia  
June 30, 1999

**PROVINCE OF NOVA SCOTIA  
NOVA SCOTIA CROP AND LIVESTOCK  
INSURANCE COMMISSION  
BALANCE SHEET  
AS AT MARCH 31, 1999**

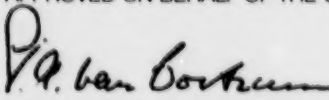
**ASSETS**

	1999	1998
<b>Current Assets</b>		
Cash	\$ 135,086	\$ 74,296
Short-term investments	4,658,176	5,076,304
Accounts receivable	202,216	19,971
Accrued interest receivable	135,813	4,396
	<u><b>\$5,131,291</b></u>	<u><b>\$5,174,967</b></u>

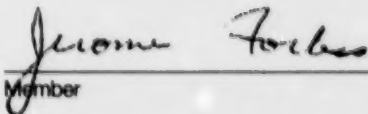
**LIABILITIES AND FUND BALANCES**

<b>Current Liabilities</b>		
Unearned premiums	\$ 35,464	\$ 33,722
Deposits for insurance	11,924	751
Provision for payment of unsettled indemnities (Note 3)	17,046	16,200
	<u>64,434</u>	<u>50,673</u>
<b>Fund Balances</b>		
Crop insurance	4,100,739	4,168,871
Livestock insurance	966,118	955,423
	<u>5,066,857</u>	<u>5,124,294</u>
	<u><b>\$5,131,291</b></u>	<u><b>\$5,174,967</b></u>

APPROVED ON BEHALF OF THE COMMISSION



Chair



Member



**PROVINCE OF NOVA SCOTIA  
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION  
STATEMENT OF INCOME AND FUND BALANCES  
FOR THE YEAR ENDED MARCH 31, 1999**

	<b>Crop Insurance</b>	<b>Livestock Insurance</b>	<b>Other</b>	<b>Totals</b>	
				<b>1999</b>	<b>1998</b>
<b>Revenues</b>					
Insurance premiums					
(Schedule A)	\$ 648,655	\$ 18,183	\$ —	\$ 666,838	\$ 621,138
Interest income	205,710	47,617	—	253,327	196,983
	854,365	65,800	—	920,165	818,121
<b>Expenses</b>					
Indemnity claims					
(Schedule A)	921,489	55,105	—	976,594	826,486
Bad debt expense	1,008	—	—	1,008	—
Administrative expenses (Note 4)					
(Schedule B)	552,121	5,635	5,635	563,391	648,187
	1,474,618	60,740	5,635	1,540,993	1,474,673
Income (loss) before					
Government contributions	(620,253)	5,060	(5,635)		(620,828)
(656,552)					
Government contributions					
(Note 5)	552,121	5,635	5,635	563,391	648,187
<b>Net Income (Loss)</b>	<b>(68,132)</b>	<b>10,695</b>	<b>—</b>	<b>(57,437)</b>	<b>(8,365)</b>
<b>Fund Balance</b>					
Beginning of year	4,168,871	955,423	—	5,124,294	5,132,659
<b>End of year</b>	<b>\$ 4,100,739</b>	<b>\$ 966,118</b>	<b>\$ —</b>	<b>\$ 5,066,857</b>	<b>\$ 5,124,294</b>

**PROVINCE OF NOVA SCOTIA  
NOVA SCOTIA CROP AND LIVESTOCK  
INSURANCE COMMISSION  
NOTES TO FINANCIAL STATEMENTS  
MARCH 31, 1999**

**1. Authority**

The Nova Scotia Crop and Livestock Insurance Commission was established pursuant to Section 2(1) of the Nova Scotia Crop and Livestock Insurance Act. The function of the Commission is to administer plans of crop and livestock insurance, and conduct programs relating to these plans.

**2. Accounting Policies**

These financial statements have been prepared in accordance with generally accepted accounting principles modified by the policy of charging furniture and equipment purchases to expense in the year of acquisition.

**3. Provision for Payment of Unsettled Indemnities**

Any indemnities for losses incurred in the fiscal year not paid as of year end have been recorded in the financial statements, with the exception of indemnities for Winter Grain.

Winter Grain is planted in the fall, but is not harvested until the following fall. Therefore, crop yields for Winter Grain are not known until well after the annual financial statements have been prepared. Crop yields can fluctuate dramatically depending upon factors such as weather conditions during the growing and harvesting seasons. As a result, the occurrence and amount of losses relating to this year's crop, if any, cannot be reasonably estimated at this time and therefore no provision has been recorded in the financial statements. In most cases, the indemnity expense for Winter Grain will be recorded in the year it is paid.

**4. Related Party Transactions**

Administrative expenses include \$30,000 for rent and \$44,240 for miscellaneous professional services that were charged to the Commission by the Nova Scotia Department of Agriculture and Marketing.

## **5. Government Contributions**

Under the crop insurance programs, producers pay 50% of the insurance premiums and the Federal and Provincial governments each pay 25%. Neither the Federal nor Provincial governments cost share in the insurance premiums of the livestock insurance program or in non-refundable deposits.

For the 1999 fiscal year, the Federal government contributed 49% (1998—49%) of the total administrative expenses. The Provincial government funded the remainder.

## **6. Insurance Coverage**

The total insurance coverage as of March 31, 1999 was \$37,976,409 (1998—\$37,000,322), comprising crop insurance of \$13,772,409 (1998—\$12,592,922) and livestock insurance of \$24,204,000 (1998—\$24,407,400).

The Province is party to an agreement with the Government of Canada, whereby, the Province makes advances to a fund administered by the Government of Canada called the Crop Re-Insurance Fund of Canada for Nova Scotia. The purpose of this Fund is to assist the Province of Nova Scotia when there is a requirement by the Province to make advances to the Commission for the payment of crop insurance indemnities. Transactions concerning this Fund are recorded by the Province and are not reflected in the accounting records of the Commission.

There is no Re-Insurance Fund for livestock. The Province is responsible for any deficiency in this fund.

## **7. Public Service Superannuation Fund**

All full time employees of the Commission are entitled to receive pension benefits pursuant to the provisions of a pension plan established under the Public Service Superannuation Act. The plan is funded by equal employee and employer contributions. The employer's contributions are included in the Commission's operating expenses. The Public Service Superannuation Fund is administered by the Department of Finance. The Commission is not responsible for any unfunded liability.

**8. Uncertainty Due to the Year 2000 Issue**

The Year 2000 Issue arises because many computerized systems use two digits rather than four to identify a year. Date-sensitive systems may recognize the year 2000 as 1900 or some other date, resulting in errors when information using year 2000 dates is processed. In addition, similar problems may arise in some systems with respect to dates in 1999. The effects of the Year 2000 Issue may be experienced before, on, or after January 1, 2000. If the issue is not adequately addressed by the Nova Scotia Crop and Livestock Insurance Commission, the impact on operations and financial reporting may range from minor errors to significant systems failure which could affect the Commission's ability to conduct normal business operations. It is not possible to be certain that all aspects of the Year 2000 Issue affecting the Commission, including those related to the efforts of clients, suppliers or other third parties, will be fully resolved.

## SCHEDULE A

PROVINCE OF NOVA SCOTIA  
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION  
PREMIUM REVENUE AND INDEMNITY CLAIMS  
FOR THE YEAR ENDED MARCH 31, 1999

	Farmer	Federal	Premium Revenue		Indemnity Claims	
			Provincial	1999	1998	1998
<b>Crop Insurance</b>						
Spring grain	\$ 38,137	\$ 19,067	\$ 19,067	\$ 76,271	\$ 71,068	\$ 69,444
Winter grain	16,371	8,365	8,365	33,461	22,223	99,090
Tree fruit	108,334	54,166	54,166	216,666	228,619	124,559
Corn	33,563	16,782	16,782	67,127	69,835	115,198
Peas & Beans	37,106	18,552	18,552	74,210	100,448	50,756
Blueberries	39,487	19,743	19,743	78,973	60,896	255,784
Strawberries	4,284	2,141	2,141	8,566	7,245	9,620
Forage	1,061	530	530	2,121	2,859	2,864
Soybeans	4,879	2,438	2,438	9,755	11,104	24,169
Potatoes	40,753	20,376	20,376	81,505	22,284	30,323
	324,335	162,160	162,160	648,655	596,581	781,807
<b>Livestock Insurance</b>						
Dairy	18,183	—	—	18,183	24,557	44,679
<b>Total</b>	<b>\$ 342,518</b>	<b>\$162,160</b>	<b>\$162,160</b>	<b>\$666,838</b>	<b>\$621,138</b>	<b>\$826,486</b>

## SCHEDULE B

PROVINCE OF NOVA SCOTIA  
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION  
ADMINISTRATIVE EXPENSES  
FOR THE YEAR ENDED MARCH 31, 1999

	Crop Insurance	Livestock Insurance	Other	Totals	
				1999	1998
Personnel	\$352,180	\$ 3,594	\$ 3,594	\$ 359,368	\$ 396,057
Transportation and communication	49,777	508	508	50,793	57,268
Information	7,339	75	75	7,489	9,291
Professional and special services	49,192	502	502	50,196	25,354
Office accommodation and equipment rental	31,119	318	318	31,755	30,339
Repair and maintenance of equipment	518	5	5	528	2,148
Utilities, materials and supplies	3,781	39	39	3,859	14,049
Capital purchases less than \$50,000	14,860	152	152	15,164	69,442
Other expenditures	43,355	442	442	44,239	44,239
	<b>\$552,121</b>	<b>\$ 5,635</b>	<b>\$ 5,635</b>	<b>\$ 563,391</b>	<b>\$ 648,187</b>

